

DECLARATION, PETITION AND POWER OF ATTORNEY FOR  
PATENT APPLICATION

Attorney Docket No: 57373-015  
(QUAL-110)

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JAN 14 2002  
As the below named inventors, we hereby declare that:

Our residence, post office address and citizenship are as stated below next to our names,

We believe we are the original, first and sole inventors (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

**METHOD OF AND SYSTEM FOR EFFECTING ANONYMOUS  
CREDIT CARD PURCHASES OVER THE INTERNET**

the specification of which (check only one):

       is attached hereto.

X was filed as United States Patent Application

Serial No. 09/826,052

on April 3, 2001

and was amended

on \_\_\_\_\_.

(if applicable)

was filed as PCT Patent Application

Serial No. \_\_\_\_\_

on \_\_\_\_\_

and was amended under PCT Article 19

on \_\_\_\_\_

(if applicable)

We hereby state that we have reviewed and understand the contents of the specification, including the claims as amended by any amendment referred to herein.

We acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, §1.56.

We hereby claim foreign priority benefits under Title 35, United States Code, §119 of any foreign application(s) for patent or inventor's certificate or of any PCT international application(s) designating at least one country other than the United States of America listed below and have also identified below any foreign application(s) for patent or inventor's certificate or any PCT international application(s) designating at least one country other than the United States of America filed by us on the same subject matter having a filing date before that of the application(s) of which priority is claimed:

**PRIOR FOREIGN/PCT APPLICATION(S) AND ANY PRIORITY CLAIMS UNDER 35 U.S.C. § 119:**

COUNTRY (if PCT indicate PCT)	APPLICATION NUMBER	DATE OF FILING (day, month, year)	PRIORITY CLAIMED UNDER 35 U.S.C. § 119 (YES/NO)

DECLARATION, PETITION AND POWER OF ATTORNEY FOR PATENT  
APPLICATION

Attorney Docket No:  
57673-015 (QUAL-110)

We hereby claim the benefit under Title 35, United States Code, §119(e) of any United States provisional application(s) listed below.

**PRIOR U.S. APPLICATIONS FOR BENEFIT UNDER 35 U.S.C. § 119(e):**

APPLICATION NUMBER	FILING DATE
U.S.S.N. Provisional Patent Appln. 60/194,346	April 3, 2000
U.S.S.N. Provisional Patent Appln. 60/254,056	December 7, 2000
U.S.S.N. Provisional Patent Appln. 60/251,984	December 7, 2000
U.S.S.N. Provisional Patent Appln. 60/273,595	March 5, 2001

**PRIOR U.S. APPLICATIONS OR PCT INTERNATIONAL APPLICATION(S) DESIGNATING THE U.S.  
FOR BENEFIT UNDER 35 U.S.C. § 120:**

APPLICATION NUMBER (if PCT indicate PCT)	DATE OF FILING (day, month, year)	STATUS: (PATENTED, PENDING OR ABANDONED)

**POWER OF ATTORNEY:** As the named inventors, we hereby appoint the following attorneys and/or agents to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

Mark G. Lappin	Reg. No. 26,618	David M. Mello	Reg. No. 43,799
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Wherefore we petition that letters patent be granted to us for the invention or discovery described and claimed in the attached specification and claims, and hereby subscribe our names to said specification and claims and to the foregoing declaration, power of attorney, and this petition.

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

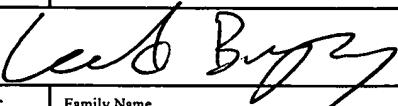
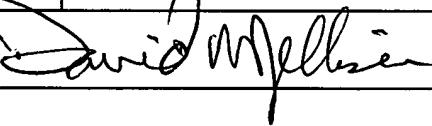
Signature

Date 01/14/2002

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DECLARATION, PETITION AND POWER OF ATTORNEY FOR PATENT  
APPLICATION

Attorney Docket No:  
57673-013 (QUAL-110)

Signature			Date
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